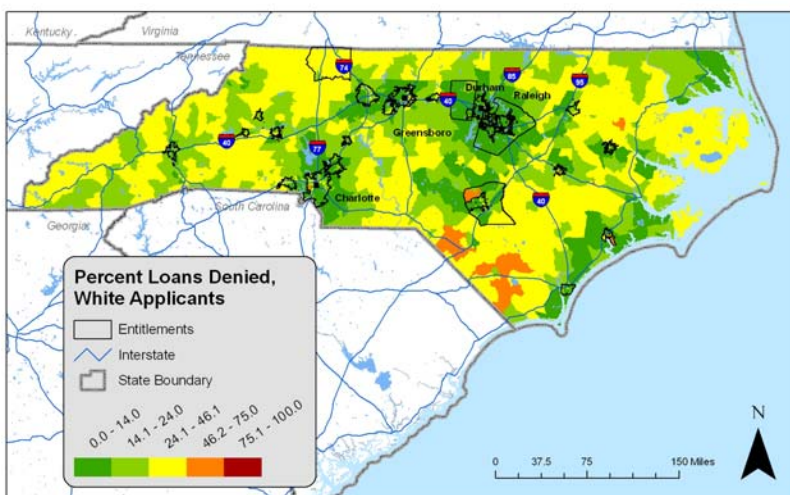


Denial rates by race and ethnicity were plotted on a map to examine geographic location of denial rates. For example, Map III.2, below, presents home loan application denial rates in North Carolina for white applicants and shows that a significant portion of the state experience denial rates above 24.0 percent, shown in yellow and orange.

Map III.2
Denial Rate for White Applicants by Census Tract
 State of North Carolina
 HMDA Data 2004 - 2008



Map III.3 presents the geographic distribution of HMDA denial rates for black applicants. Denial rates for this group were as high as 100.0 percent, but this high rate is often more representative of few applicants, all of whom were denied. The more notable finding of this map is the large areas wherein denial rates reached 38.6 to 80.0 percent.

Map III.3
Denial Rate for Black Applicants by Census Tract
 State of North Carolina
 HMDA Data 2004 - 2008

